

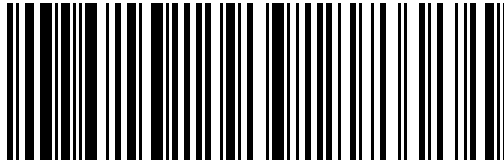
Mr. Cooper  
3001 Technology Drive  
Edmond OK 73013

FIRST-CLASS MAIL  
U.S. Postage & Fees Paid  
DENVER, CO  
Permit No. 2413

Mailed 03/26/25  
Postage \$9.92

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USPS CERTIFIED MAIL



9214 7902 5072 8601 3772 73

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RETURN RECEIPT REQUESTED

RUTH E LALLY  
5356 BENNOCH RD  
LAGRANGE ME 04453-5414

30563.17531.2074136-P:2



EXHIBIT

F



Mr. Cooper  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
Phone: (833) 685-2581  
Fax: (214) 488-1993  
www.mylakeviewloan.com

Sent Via Certified Mail, Return Receipt Requested

03/26/2025

Ruth E Lally  
5356 Bennoch Rd  
Lagrange, ME 04453-5414

RE: Loan ("Loan") Number:  
Property Address: 5356 BENNOCH RD  
LAGRANGE, ME 04453

Creditor Name: Mr. Cooper  
Creditor Phone Number: (833) 685-2581

Borrower(s): DANA A LALLY and RUTH E LALLY

05/07/2025 is the **LAST DAY FOR PAYMENT**  
\$8,650.34 is the AMOUNT NOW DUE TO CURE THE DEFAULT

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC  
STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS  
FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A  
DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH  
OBLIGATION. BY PROVIDING THIS NOTICE WE DO NOT WAIVE ANY APPLICABLE EXEMPTIONS  
FROM STATE OR FEDERAL COLLECTION LAWS.**

**NOTICE OF RIGHT TO CURE**

Dear Dana A Lally and Ruth E Lally:

*Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.*

*Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.*

*If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.*

You are late in making your payment(s). If you pay the AMOUNT NOW DUE (above) by the LAST DAY FOR PAYMENT (above), you may continue with the contract as though you were not late. If you do not pay by that date, we may exercise our rights under the law.

If you have questions, write or telephone us promptly.

This letter is formal notice by Mr. Cooper ("Mr. Cooper") on the above referenced loan ("Loan"), that you are in default under the terms of the documents creating and securing your Loan, including the Note ("Note") and Deed of Trust/Mortgage/Security Deed ("Security Instrument"). The nature of the default is the failure to make the payments required for this Loan, as agreed to in the Note and Security Instrument. Failure to respond to this letter may result in the loss of the property ("the Property") referenced above.

As of the date of this notice, the total past due amount required to cure the default is \$8,650.34, which consists of the following:

Total Monthly Payments Due:	\$6,680.53
Late Charges:	\$154.26
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$1,815.55
01/29/2025    FC Fee	\$150.00
01/29/2025    FC Fee	\$26.55
01/29/2025    FC Fee	\$1,185.00
02/25/2025    Prop Insp	\$20.00
03/20/2025    Title Examintn	\$434.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL AMOUNT PAST DUE REQUIRED TO CURE DEFAULT:</b>	<b>\$8,650.34</b>

**You have a right to cure the default. To cure the default, you must pay the total amount past due of \$8,650.34 by 05/07/2025 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).** The total amount due does not include any amounts that become due after the date of the notice. This letter is in no way intended as a payoff statement for your Loan, it merely states an amount necessary to cure the current default.

Payment must be made by cashier's check or money order, payable to Mr. Cooper, and sent to the address below. Please include your Loan number and the Property address with your payment and send to:

Mr. Cooper  
PO Box 650783  
Dallas, TX 75265

Overnight:  
Mr. Cooper  
Attn: Payment Processing - 650783  
3000 Kellway Drive, Suite 120  
Carrollton, TX 75006

Subject to the terms of the loan documents, and applicable law, Mr. Cooper reserves the right to accept or reject a partial payment of the total amount required to cure the default without waiving any of its right to accelerate the loan obligation or proceed with foreclosure. For example, if less than the full total amount required to cure the default is sent to us, we can keep the payment and apply it to the debt but still proceed with acceleration and sale of the property since the default would not have been cured.

Please note that your right to cure this default, as referenced in this letter, does not suspend your payment obligations under the Note. Pursuant to the terms of the Note, the next installment payment is still due on 07/01/2024.

Failure to cure the default on or before **05/07/2025** may result in acceleration of the sums secured by the Security Instrument, foreclosure by judicial proceeding, and sale of the property. If the default is not cured on or before **05/07/2025**, Mr. Cooper at its option may require immediate payment in full of all sums secured by the Security Instrument without further demand and may foreclose the Security Instrument by judicial proceeding and any other

remedies permitted by applicable law. Foreclosure proceedings will not be commenced unless and until allowed by applicable state and federal law.

You have the right to reinstate your Loan after acceleration, pursuant to and subject to the provisions and limitations of your Note and Security Instrument. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and sale. In addition, you may have other rights under State or Federal Law, or under the loan documents. Under the terms of the Note and Security Instrument, all expenses incurred in pursuing the remedies provided in the Note and Security Instrument, and allowed by applicable law, may be collected, which may include, but are not limited to, reasonable attorneys' fees, property inspection fees, valuation fees, reasonable interest and late charges.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Mr. Cooper offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to you. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact Faviola Rodas at 8336852581 to discuss possible options. You may also visit our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com) to learn more about the options available to you. WE ARE VERY INTERESTED IN ASSISTING YOU.

Our Loss Mitigation Department's address is PO Box 619097 Dallas, TX 75261.

For additional information on foreclosure prevention alternatives offered by, or through, Mr. Cooper, please refer to the enclosed "Information on Avoiding Foreclosure".

**HUD Counseling:** For additional assistance, the United States Department of Housing and Urban Development ("HUD"), which is a government agency, sponsors housing counseling agencies throughout the country that can provide you advice on foreclosure alternatives, budgetary issues, and even assistance with understanding this notice. There is no fee for this service. If you would like assistance, you can contact a HUD-approved housing counselor by calling 1-800-569-4287 or you can reach the HOPE Hotline number at 1-888-995-HOPE. You may also visit the HUD website at <http://www.hud.gov/counseling>.

**HUD Consejería:** Para obtener ayuda adicional, el Departamento de Vivienda y Desarrollo Urbano ("HUD") de Estados Unidos, que es una agencia del gobierno, patrocina agencias de asesoria de vivienda en todo el país que le puede proporcionar asesoramiento sobre las alternativas de ejecución hipotecaria, las cuestiones presupuestarias, e incluso la asistencia con la comprensión de este aviso. No hay que pagar por este servicio. Si desea ayuda, puede ponerse en contacto con un asesor de vivienda aprobado por HUD llamando al 1-800-569-4287 o puede llegar a la Línea Directa de HOPE al 1-888-995-HOPE. También puede visitar el sitio web de HUD en <http://www.hud.gov/counseling>.

If you are hearing or speech impaired, you can access HUD's toll-free number via Text Telephone (TTY) by calling the Federal Information Relay Service at (800) 877-8339.

A list of government approved homeownership counseling agencies operating to assist borrowers in Maine can be found at the end of this notice.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service", or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901 et seq.) (SCRA). If you are entitled to or have questions as to whether you are entitled to legal protections under SCRA, you should contact your unit's Judge Advocate, your installation's Legal Assistance Officer at <https://legalassistance.law.af.mil/>, or the Military OneSource at [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or 1-800-342-9647 to find out more information. You can also contact (833) 685-2581 if you have any questions about your rights under SCRA.

If you disagree with the assertion that the Loan is in default, or if you disagree with the calculation of the total amount past due required to cure the default, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)). If you prefer to reach us by mail, please include your Loan number and the Property address with your question(s), and send to:

Mr. Cooper  
PO Box 619098  
Dallas, TX 75261

If you have questions about any of the items contained in this notice, or need any additional information, please contact Mr. Cooper at (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT).

This matter is very important. Please give it your immediate attention.

Sincerely,

Mr. Cooper  
(833) 685-2581  
(888) 364-2432 (TDD)  
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT)

Enclosure: Information on Avoiding Foreclosure  
Additional Statutory Required Disclosures  
HUD Approved Housing Counselors List

## Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

OPTIONS TO STAY IN YOUR HOME		OVERVIEW	BENEFIT
Reinstatement	<ul style="list-style-type: none"><li>▪ Pay all past due amounts in a single lump-sum payment.</li><li>▪ Available if you have the funds to pay now.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current immediately.</li></ul>	
Repayment Plan	<ul style="list-style-type: none"><li>▪ Pay all past due amounts together with your regular monthly payments over an extended period of time.</li><li>▪ Available if you have sufficient income to cover more than your regular monthly payment.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you time to bring your mortgage current without having to make a single lump-sum payment.</li></ul>	
Payment Deferral	<ul style="list-style-type: none"><li>▪ Defer repayment of two to six months of past-due principal and interest payments, and certain other amounts into a non-interest bearing balance due and payable at the maturity of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage, or payoff of the interest-bearing unpaid principal balance.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current by delaying repayment of past-due principal and interest and certain other amounts without changing other terms of your mortgage.</li><li>▪ Interest is not charged on those amounts.</li></ul>	
Forbearance Plan	<ul style="list-style-type: none"><li>▪ Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.</li></ul>	
Modification	<ul style="list-style-type: none"><li>▪ Make modified payments based on new terms.</li><li>▪ Requires your successful completion of a three-month trial period plan.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current by permanently modifying your mortgage.</li><li>▪ Intended to make your payments or terms more manageable; typically results in a lower monthly payment.</li></ul>	
OPTIONS TO LEAVE YOUR HOME		OVERVIEW	BENEFIT
Traditional Sale (selling with equity)	<ul style="list-style-type: none"><li>▪ Sell your property.</li><li>▪ Proceeds from the sale are used to pay off the mortgage debt and any other debts secured by the property.</li></ul>	<ul style="list-style-type: none"><li>▪ Keep the excess proceeds from the sale once all debts and closing costs are paid.</li><li>▪ Allows you to transition out of your home to avoid foreclosure.</li></ul>	

<b>Short Sale</b>	<ul style="list-style-type: none"><li>▪ Sell your property.</li><li>▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.</li></ul>
<b>Mortgage Release (Deed-in-Lieu of Foreclosure)</b>	<ul style="list-style-type: none"><li>▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.</li></ul>

## **ADDITIONAL STATUTORY REQUIRED DISCLOSURES**

### **Successor in Interest:**

A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT), to start the confirmation process.

### **Credit Reporting Information:**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Mr. Cooper.



**HUD COUNSELING AGENCIES**

**AVESTA HOUSING DEVELOPMENT CORPORATION**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
307 Cumberland Ave Portland, ME 04101-4920	207-553-7777	<a href="https://www.avestahousing.org/">https://www.avestahousing.org/</a>	N/A

**WALDO COMMUNITY ACTION PARTNERS**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
9 Field St Belfast, ME 04915-6661	207-338-6809-1010	<a href="https://waldocap.org/">https://waldocap.org/</a>	htays@waldocap.org

**PENQUIS COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
262 Harlow St Bangor, ME 04401-4952	207-973-3500	<a href="https://www.penquis.org/">https://www.penquis.org/</a>	info@penquis.org

**KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
101 Water St Waterville, ME 04901-6339	207-859-1500	<a href="http://www.kvcap.org">http://www.kvcap.org</a>	housing@kvcap.org

**COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
17 Market Sq South Paris, ME 04281-1533	207-333-6419	<a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	homequest@community-concepts.org

**COASTAL ENTERPRISES, INCORPORATED**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510	207-504-5900	<a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	jason.thomas@ceimaine.org

MR. COOPER  
3001 TECHNOLOGY DRIVE  
EDMOND OK 73013

3 2 SP 0.970 30567.17524.2074134-P:3 T:1

RUTH E LALLY  
5356 BENNOCH RD  
LAGRANGE ME 04453-5414





Mr. Cooper  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
Phone: (833) 685-2581  
Fax: (214) 488-1993  
www.mylakeviewloan.com

03/26/2025

Ruth E Lally  
5356 Bennoch Rd  
Lagrange, ME 04453-5414

RE: Loan ("Loan") Number:  
Property Address: 5356 BENNOCH RD  
LAGRANGE, ME 04453

Creditor Name: Mr. Cooper  
Creditor Phone Number: (833) 685-2581

Borrower(s): DANA A LALLY and RUTH E LALLY

05/07/2025 is the **LAST DAY FOR PAYMENT**  
\$8,650.34 is the AMOUNT NOW DUE TO CURE THE DEFAULT

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**NOTICE OF RIGHT TO CURE**

Dear Dana A Lally and Ruth E Lally:

You are late in making your payment(s). If you pay the AMOUNT NOW DUE (above) by the LAST DAY FOR PAYMENT (above), you may continue with the contract as though you were not late. If you do not pay by that date, we may exercise our rights under the law.

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If you have questions, write or telephone us promptly.

This letter is formal notice by Mr. Cooper ("Mr. Cooper") on the above referenced loan ("Loan"), that you are in default under the terms of the documents creating and securing your Loan, including the Note ("Note") and Deed of Trust/Mortgage/Security Deed ("Security Instrument"). The nature of the default is the failure to make the payments required for this Loan, as agreed to in the Note and Security Instrument. Failure to respond to this letter may result in the loss of the property ("the Property") referenced above.

As of the date of this notice, the total past due amount required to cure the default is \$8,650.34, which consists of the following:

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<b>TOTAL AMOUNT PAST DUE REQUIRED TO CURE DEFAULT:</b>	<b>\$8,650.34</b>

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Mr. Cooper  
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Dallas, TX 75261

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This matter is very important. Please give it your immediate attention.

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Mr. Cooper  
(833) 685-2581  
(888) 364-2432 (TDD)  
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT)

Enclosure: Information on Avoiding Foreclosure  
Additional Statutory Required Disclosures  
HUD Approved Housing Counselors List

## Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

OPTIONS TO STAY IN YOUR HOME		OVERVIEW	BENEFIT
Reinstatement	<ul style="list-style-type: none"><li>▪ Pay all past due amounts in a single lump-sum payment.</li><li>▪ Available if you have the funds to pay now.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current immediately.</li></ul>	
Repayment Plan	<ul style="list-style-type: none"><li>▪ Pay all past due amounts together with your regular monthly payments over an extended period of time.</li><li>▪ Available if you have sufficient income to cover more than your regular monthly payment.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you time to bring your mortgage current without having to make a single lump-sum payment.</li></ul>	
Payment Deferral	<ul style="list-style-type: none"><li>▪ Defer repayment of two to six months of past-due principal and interest payments, and certain other amounts into a non-interest bearing balance due and payable at the maturity of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage, or payoff of the interest-bearing unpaid principal balance.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current by delaying repayment of past-due principal and interest and certain other amounts without changing other terms of your mortgage.</li><li>▪ Interest is not charged on those amounts.</li></ul>	
Forbearance Plan	<ul style="list-style-type: none"><li>▪ Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.</li></ul>	
Modification	<ul style="list-style-type: none"><li>▪ Make modified payments based on new terms.</li><li>▪ Requires your successful completion of a three-month trial period plan.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to bring your mortgage current by permanently modifying your mortgage.</li><li>▪ Intended to make your payments or terms more manageable; typically results in a lower monthly payment.</li></ul>	
OPTIONS TO LEAVE YOUR HOME		OVERVIEW	BENEFIT
Traditional Sale (selling with equity)	<ul style="list-style-type: none"><li>▪ Sell your property.</li><li>▪ Proceeds from the sale are used to pay off the mortgage debt and any other debts secured by the property.</li></ul>	<ul style="list-style-type: none"><li>▪ Keep the excess proceeds from the sale once all debts and closing costs are paid.</li><li>▪ Allows you to transition out of your home to avoid foreclosure.</li></ul>	

<b>Short Sale</b>	<ul style="list-style-type: none"><li>▪ Sell your property.</li><li>▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.</li></ul>
<b>Mortgage Release (Deed-in-Lieu of Foreclosure)</b>	<ul style="list-style-type: none"><li>▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.</li></ul>



## **ADDITIONAL STATUTORY REQUIRED DISCLOSURES**

### **Successor in Interest:**

A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT), to start the confirmation process.

### **Credit Reporting Information:**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

**HUD COUNSELING AGENCIES**

**AVESTA HOUSING DEVELOPMENT CORPORATION**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
307 Cumberland Ave Portland, ME 04101-4920	207-553-7777	<a href="https://www.avestahousing.org/">https://www.avestahousing.org/</a>	N/A

**WALDO COMMUNITY ACTION PARTNERS**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
9 Field St Belfast, ME 04915-6661	207-338-6809-1010	<a href="https://waldocap.org/">https://waldocap.org/</a>	<a href="mailto:htays@waldocap.org">htays@waldocap.org</a>

**PENQUIS COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
262 Harlow St Bangor, ME 04401-4952	207-973-3500	<a href="https://www.penquis.org/">https://www.penquis.org/</a>	<a href="mailto:info@penquis.org">info@penquis.org</a>

**KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
101 Water St Waterville, ME 04901-6339	207-859-1500	<a href="http://www.kvcap.org">http://www.kvcap.org</a>	<a href="mailto:housing@kvcap.org">housing@kvcap.org</a>

**COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
17 Market Sq South Paris, ME 04281-1533	207-333-6419	<a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	<a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a>

**COASTAL ENTERPRISES, INCORPORATED**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510	207-504-5900	<a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	<a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a>

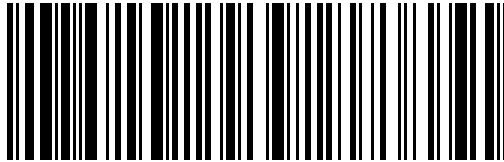
Mr. Cooper  
3001 Technology Drive  
Edmond OK 73013

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USPS CERTIFIED MAIL



9214 7902 5072 8601 3772 66

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RETURN RECEIPT REQUESTED

DANA A LALLY  
5356 BENNOCH RD  
LAGRANGE ME 04453-5414

30563.17531.2074135-P:1





Mr. Cooper  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
Phone: (833) 685-2581  
Fax: (214) 488-1993  
www.mylakeviewloan.com

Sent Via Certified Mail, Return Receipt Requested

03/26/2025

Dana A Lally  
5356 Bennoch Rd  
Lagrange, ME 04453-5414

RE: Loan ("Loan") Number:  
Property Address: 5356 BENNOCH RD  
LAGRANGE, ME 04453

Creditor Name: Mr. Cooper  
Creditor Phone Number: (833) 685-2581

Borrower(s): DANA A LALLY and RUTH E LALLY

05/07/2025 is the **LAST DAY FOR PAYMENT**  
\$8,650.34 is the AMOUNT NOW DUE TO CURE THE DEFAULT

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC  
STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS  
FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A  
DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH  
OBLIGATION. BY PROVIDING THIS NOTICE WE DO NOT WAIVE ANY APPLICABLE EXEMPTIONS  
FROM STATE OR FEDERAL COLLECTION LAWS.**

**NOTICE OF RIGHT TO CURE**

Dear Dana A Lally and Ruth E Lally:

*Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.*

*Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.*

*If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.*

You are late in making your payment(s). If you pay the AMOUNT NOW DUE (above) by the LAST DAY FOR PAYMENT (above), you may continue with the contract as though you were not late. If you do not pay by that date, we may exercise our rights under the law.

If you have questions, write or telephone us promptly.

This letter is formal notice by Mr. Cooper ("Mr. Cooper") on the above referenced loan ("Loan"), that you are in default under the terms of the documents creating and securing your Loan, including the Note ("Note") and Deed of Trust/Mortgage/Security Deed ("Security Instrument"). The nature of the default is the failure to make the payments required for this Loan, as agreed to in the Note and Security Instrument. Failure to respond to this letter may result in the loss of the property ("the Property") referenced above.

As of the date of this notice, the total past due amount required to cure the default is \$8,650.34, which consists of the following:

Total Monthly Payments Due:	\$6,680.53
Late Charges:	\$154.26
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$1,815.55
01/29/2025    FC Fee	\$150.00
01/29/2025    FC Fee	\$26.55
01/29/2025    FC Fee	\$1,185.00
02/25/2025    Prop Insp	\$20.00
03/20/2025    Title Examintn	\$434.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL AMOUNT PAST DUE REQUIRED TO CURE DEFAULT:</b>	<b>\$8,650.34</b>

**You have a right to cure the default. To cure the default, you must pay the total amount past due of \$8,650.34 by 05/07/2025 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).** The total amount due does not include any amounts that become due after the date of the notice. This letter is in no way intended as a payoff statement for your Loan, it merely states an amount necessary to cure the current default.

Payment must be made by cashier's check or money order, payable to Mr. Cooper, and sent to the address below. Please include your Loan number and the Property address with your payment and send to:

Mr. Cooper  
PO Box 650783  
Dallas, TX 75265

Overnight:  
Mr. Cooper  
Attn: Payment Processing - 650783  
3000 Kellway Drive, Suite 120  
Carrollton, TX 75006

Subject to the terms of the loan documents, and applicable law, Mr. Cooper reserves the right to accept or reject a partial payment of the total amount required to cure the default without waiving any of its right to accelerate the loan obligation or proceed with foreclosure. For example, if less than the full total amount required to cure the default is sent to us, we can keep the payment and apply it to the debt but still proceed with acceleration and sale of the property since the default would not have been cured.

Please note that your right to cure this default, as referenced in this letter, does not suspend your payment obligations under the Note. Pursuant to the terms of the Note, the next installment payment is still due on 07/01/2024.

Failure to cure the default on or before **05/07/2025** may result in acceleration of the sums secured by the Security Instrument, foreclosure by judicial proceeding, and sale of the property. If the default is not cured on or before **05/07/2025**, Mr. Cooper at its option may require immediate payment in full of all sums secured by the Security Instrument without further demand and may foreclose the Security Instrument by judicial proceeding and any other

remedies permitted by applicable law. Foreclosure proceedings will not be commenced unless and until allowed by applicable state and federal law.

You have the right to reinstate your Loan after acceleration, pursuant to and subject to the provisions and limitations of your Note and Security Instrument. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and sale. In addition, you may have other rights under State or Federal Law, or under the loan documents. Under the terms of the Note and Security Instrument, all expenses incurred in pursuing the remedies provided in the Note and Security Instrument, and allowed by applicable law, may be collected, which may include, but are not limited to, reasonable attorneys' fees, property inspection fees, valuation fees, reasonable interest and late charges.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Mr. Cooper offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to you. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact Faviola Rodas at 8336852581 to discuss possible options. You may also visit our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com) to learn more about the options available to you. WE ARE VERY INTERESTED IN ASSISTING YOU.

Our Loss Mitigation Department's address is PO Box 619097 Dallas, TX 75261.

For additional information on foreclosure prevention alternatives offered by, or through, Mr. Cooper, please refer to the enclosed "Information on Avoiding Foreclosure".

**HUD Counseling:** For additional assistance, the United States Department of Housing and Urban Development ("HUD"), which is a government agency, sponsors housing counseling agencies throughout the country that can provide you advice on foreclosure alternatives, budgetary issues, and even assistance with understanding this notice. There is no fee for this service. If you would like assistance, you can contact a HUD-approved housing counselor by calling 1-800-569-4287 or you can reach the HOPE Hotline number at 1-888-995-HOPE. You may also visit the HUD website at <http://www.hud.gov/counseling>.

**HUD Consejería:** Para obtener ayuda adicional, el Departamento de Vivienda y Desarrollo Urbano ("HUD") de Estados Unidos, que es una agencia del gobierno, patrocina agencias de asesoria de vivienda en todo el país que le puede proporcionar asesoramiento sobre las alternativas de ejecución hipotecaria, las cuestiones presupuestarias, e incluso la asistencia con la comprensión de este aviso. No hay que pagar por este servicio. Si desea ayuda, puede ponerse en contacto con un asesor de vivienda aprobado por HUD llamando al 1-800-569-4287 o puede llegar a la Línea Directa de HOPE al 1-888-995-HOPE. También puede visitar el sitio web de HUD en <http://www.hud.gov/counseling>.

If you are hearing or speech impaired, you can access HUD's toll-free number via Text Telephone (TTY) by calling the Federal Information Relay Service at (800) 877-8339.

A list of government approved homeownership counseling agencies operating to assist borrowers in Maine can be found at the end of this notice.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service", or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901 et seq.) (SCRA). If you are entitled to or have questions as to whether you are entitled to legal protections under SCRA, you should contact your unit's Judge Advocate, your installation's Legal Assistance Officer at <https://legalassistance.law.af.mil/>, or the Military OneSource at [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or 1-800-342-9647 to find out more information. You can also contact (833) 685-2581 if you have any questions about your rights under SCRA.

If you disagree with the assertion that the Loan is in default, or if you disagree with the calculation of the total amount past due required to cure the default, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)). If you prefer to reach us by mail, please include your Loan number and the Property address with your question(s), and send to:

Mr. Cooper  
PO Box 619098  
Dallas, TX 75261

If you have questions about any of the items contained in this notice, or need any additional information, please contact Mr. Cooper at (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT).

This matter is very important. Please give it your immediate attention.

Sincerely,

Mr. Cooper  
(833) 685-2581  
(888) 364-2432 (TDD)  
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT)

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<b>Mortgage Release (Deed-in-Lieu of Foreclosure)</b>	<ul style="list-style-type: none"><li>▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.</li></ul>

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<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
307 Cumberland Ave Portland, ME 04101-4920	207-553-7777	<a href="https://www.avestahousing.org/">https://www.avestahousing.org/</a>	N/A

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<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
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<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
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<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
101 Water St Waterville, ME 04901-6339	207-859-1500	<a href="http://www.kvcap.org">http://www.kvcap.org</a>	housing@kvcap.org

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17 Market Sq South Paris, ME 04281-1533	207-333-6419	<a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	homequest@community-concepts.org

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<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510	207-504-5900	<a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	jason.thomas@ceimaine.org

MR. COOPER  
3001 TECHNOLOGY DRIVE  
EDMOND OK 73013

4 2 SP 0.970 30567.17524.2074133-P:4 T:1

DANA A LALLY  
5356 BENNOCH RD  
LAGRANGE ME 04453-5414





Mr. Cooper  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
Phone: (833) 685-2581  
Fax: (214) 488-1993  
www.mylakeviewloan.com

03/26/2025

Dana A Lally  
5356 Bennoch Rd  
Lagrange, ME 04453-5414

RE: Loan ("Loan") Number:  
Property Address: 5356 BENNOCH RD  
LAGRANGE, ME 04453

Creditor Name: Mr. Cooper  
Creditor Phone Number: (833) 685-2581

Borrower(s): DANA A LALLY and RUTH E LALLY

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**NOTICE OF RIGHT TO CURE**

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*Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.*

*If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.*

If you have questions, write or telephone us promptly.

This letter is formal notice by Mr. Cooper ("Mr. Cooper") on the above referenced loan ("Loan"), that you are in default under the terms of the documents creating and securing your Loan, including the Note ("Note") and Deed of Trust/Mortgage/Security Deed ("Security Instrument"). The nature of the default is the failure to make the payments required for this Loan, as agreed to in the Note and Security Instrument. Failure to respond to this letter may result in the loss of the property ("the Property") referenced above.

As of the date of this notice, the total past due amount required to cure the default is \$8,650.34, which consists of the following:

Total Monthly Payments Due:	\$6,680.53
Late Charges:	\$154.26
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$1,815.55
01/29/2025    FC Fee	\$150.00
01/29/2025    FC Fee	\$26.55
01/29/2025    FC Fee	\$1,185.00
02/25/2025    Prop Insp	\$20.00
03/20/2025    Title Examintn	\$434.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL AMOUNT PAST DUE REQUIRED TO CURE DEFAULT:</b>	<b>\$8,650.34</b>

**You have a right to cure the default. To cure the default, you must pay the total amount past due of \$8,650.34 by 05/07/2025 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).**

The total amount due does not include any amounts that become due after the date of the notice. This letter is in no way intended as a payoff statement for your Loan, it merely states an amount necessary to cure the current default.

Payment must be made by cashier's check or money order, payable to Mr. Cooper, and sent to the address below. Please include your Loan number and the Property address with your payment and send to:

Mr. Cooper  
PO Box 650783  
Dallas, TX 75265

Overnight:  
Mr. Cooper  
Attn: Payment Processing - 650783  
3000 Kellway Drive, Suite 120  
Carrollton, TX 75006

Subject to the terms of the loan documents, and applicable law, Mr. Cooper reserves the right to accept or reject a partial payment of the total amount required to cure the default without waiving any of its right to accelerate the loan obligation or proceed with foreclosure. For example, if less than the full total amount required to cure the default is sent to us, we can keep the payment and apply it to the debt but still proceed with acceleration and sale of the property since the default would not have been cured.

Please note that your right to cure this default, as referenced in this letter, does not suspend your payment obligations under the Note. Pursuant to the terms of the Note, the next installment payment is still due on 07/01/2024.

Failure to cure the default on or before **05/07/2025** may result in acceleration of the sums secured by the Security Instrument, foreclosure by judicial proceeding, and sale of the property. If the default is not cured on or before **05/07/2025**, Mr. Cooper at its option may require immediate payment in full of all sums secured by the Security Instrument without further demand and may foreclose the Security Instrument by judicial proceeding and any other remedies permitted by applicable law. Foreclosure proceedings will not be commenced unless and until allowed by applicable state and federal law.

You have the right to reinstate your Loan after acceleration, pursuant to and subject to the provisions and limitations of your Note and Security Instrument. You also have the right to assert in the foreclosure proceeding the non-existence of a

default or any other defense you may have to acceleration and sale. In addition, you may have other rights under State or Federal Law, or under the loan documents. Under the terms of the Note and Security Instrument, all expenses incurred in pursuing the remedies provided in the Note and Security Instrument, and allowed by applicable law, may be collected, which may include, but are not limited to, reasonable attorneys' fees, property inspection fees, valuation fees, reasonable interest and late charges.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Mr. Cooper offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to you. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact Faviola Rodas at 8336852581 to discuss possible options. You may also visit our website at [www.mylakeviewloan.com](http://www.mylakeviewloan.com) to learn more about the options available to you. WE ARE VERY INTERESTED IN ASSISTING YOU.

Our Loss Mitigation Department's address is PO Box 619097 Dallas, TX 75261.

For additional information on foreclosure prevention alternatives offered by, or through, Mr. Cooper, please refer to the enclosed "Information on Avoiding Foreclosure".

**HUD Counseling:** For additional assistance, the United States Department of Housing and Urban Development ("HUD"), which is a government agency, sponsors housing counseling agencies throughout the country that can provide you advice on foreclosure alternatives, budgetary issues, and even assistance with understanding this notice. There is no fee for this service. If you would like assistance, you can contact a HUD-approved housing counselor by calling 1-800-569-4287 or you can reach the HOPE Hotline number at 1-888-995-HOPE. You may also visit the HUD website at <http://www.hud.gov/counseling>.

**HUD Consejería:** Para obtener ayuda adicional, el Departamento de Vivienda y Desarrollo Urbano ("HUD") de Estados Unidos, que es una agencia del gobierno, patrocina agencias de asesoría de vivienda en todo el país que le puede proporcionar asesoramiento sobre las alternativas de ejecución hipotecaria, las cuestiones presupuestarias, e incluso la asistencia con la comprensión de este aviso. No hay que pagar por este servicio. Si desea ayuda, puede ponerse en contacto con un asesor de vivienda aprobado por HUD llamando al 1-800-569-4287 o puede llegar a la Línea Directa de HOPE al 1-888-995-HOPE. También puede visitar el sitio web de HUD en <http://www.hud.gov/counseling>.

If you are hearing or speech impaired, you can access HUD's toll-free number via Text Telephone (TTY) by calling the Federal Information Relay Service at (800) 877-8339.

A list of government approved homeownership counseling agencies operating to assist borrowers in Maine can be found at the end of this notice.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service", or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901 et seq.) (SCRA). If you are entitled to or have questions as to whether you are entitled to legal protections under SCRA, you should contact your unit's Judge Advocate, your installation's Legal Assistance Officer at <https://legalassistance.law.af.mil/>, or the Military OneSource at [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or 1-800-342-9647 to find out more information. You can also contact (833) 685-2581 if you have any questions about your rights under SCRA.

If you disagree with the assertion that the Loan is in default, or if you disagree with the calculation of the total amount past due required to cure the default, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)). If you prefer to reach us by mail, please include your Loan number and the Property address with your question(s), and send to:

Mr. Cooper  
PO Box 619098  
Dallas, TX 75261

If you have questions about any of the items contained in this notice, or need any additional information, please contact Mr. Cooper at (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT).

This matter is very important. Please give it your immediate attention.

Sincerely,

Mr. Cooper  
(833) 685-2581  
(888) 364-2432 (TDD)  
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT)

Enclosure: Information on Avoiding Foreclosure  
Additional Statutory Required Disclosures  
HUD Approved Housing Counselors List



## Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
<b>Reinstatement</b>	<ul style="list-style-type: none"> <li>▪ Pay all past due amounts in a single lump-sum payment.</li> <li>▪ Available if you have the funds to pay now.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows you to bring your mortgage current immediately.</li> </ul>
<b>Repayment Plan</b>	<ul style="list-style-type: none"> <li>▪ Pay all past due amounts together with your regular monthly payments over an extended period of time.</li> <li>▪ Available if you have sufficient income to cover more than your regular monthly payment.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows you time to bring your mortgage current without having to make a single lump-sum payment.</li> </ul>
<b>Payment Deferral</b>	<ul style="list-style-type: none"> <li>▪ Defer repayment of two to six months of past-due principal and interest payments, and certain other amounts into a non-interest bearing balance due and payable at the maturity of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage, or payoff of the interest-bearing unpaid principal balance.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows you to bring your mortgage current by delaying repayment of past-due principal and interest and certain other amounts without changing other terms of your mortgage.</li> <li>▪ Interest is not charged on those amounts.</li> </ul>
<b>Forbearance Plan</b>	<ul style="list-style-type: none"> <li>▪ Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.</li> </ul>
<b>Modification</b>	<ul style="list-style-type: none"> <li>▪ Make modified payments based on new terms.</li> <li>▪ Requires your successful completion of a three-month trial period plan.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows you to bring your mortgage current by permanently modifying your mortgage.</li> <li>▪ Intended to make your payments or terms more manageable; typically results in a lower monthly payment.</li> </ul>
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
<b>Traditional Sale (selling with equity)</b>	<ul style="list-style-type: none"> <li>▪ Sell your property.</li> <li>▪ Proceeds from the sale are used to pay off the mortgage debt and any other debts secured by the property.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Keep the excess proceeds from the sale once all debts and closing costs are paid.</li> <li>▪ Allows you to transition out of your home to avoid foreclosure.</li> </ul>

<b>Short Sale</b>	<ul style="list-style-type: none"><li>▪ Sell your property.</li><li>▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.</li></ul>
<b>Mortgage Release (Deed-in-Lieu of Foreclosure)</b>	<ul style="list-style-type: none"><li>▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt.</li></ul>	<ul style="list-style-type: none"><li>▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure.</li><li>▪ Relocation funds may be available.</li><li>▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.</li></ul>

## **ADDITIONAL STATUTORY REQUIRED DISCLOSURES**

### **Successor in Interest:**

A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, you may contact us by calling (833) 685-2581 ((888) 364-2432 (TDD)), Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m (CT) and Saturday from 8 a.m to 12 p.m. (CT), to start the confirmation process.

### **Credit Reporting Information:**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

**HUD COUNSELING AGENCIES**

**AVESTA HOUSING DEVELOPMENT CORPORATION**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
307 Cumberland Ave Portland, ME 04101-4920	207-553-7777	<a href="https://www.avestahousing.org/">https://www.avestahousing.org/</a>	N/A

**WALDO COMMUNITY ACTION PARTNERS**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
9 Field St Belfast, ME 04915-6661	207-338-6809-1010	<a href="https://waldocap.org/">https://waldocap.org/</a>	htays@waldocap.org

**PENQUIS COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
262 Harlow St Bangor, ME 04401-4952	207-973-3500	<a href="https://www.penquis.org/">https://www.penquis.org/</a>	info@penquis.org

**KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
101 Water St Waterville, ME 04901-6339	207-859-1500	<a href="http://www.kvcap.org">http://www.kvcap.org</a>	housing@kvcap.org

**COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
17 Market Sq South Paris, ME 04281-1533	207-333-6419	<a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	homequest@community-concepts.org

**COASTAL ENTERPRISES, INCORPORATED**

<u>Address:</u>	<u>Phone:</u>	<u>Website:</u>	<u>Email:</u>
30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510	207-504-5900	<a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	jason.thomas@ceimaine.org

# USPS Tracking<sup>®</sup>

[FAQs >](#)

Tracking Number:

[Remove X](#)**9214790250728601377273**[Copy](#)[Add to Informed Delivery \(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)

## Latest Update

Your item was delivered to an individual at the address at 10:00 am on March 29, 2025 in LAGRANGE, ME 04453.

### Get More Out of USPS Tracking:

**USPS Tracking Plus<sup>®</sup>**

Feedback

#### Delivered

**Delivered, Left with Individual**

LAGRANGE, ME 04453

March 29, 2025, 10:00 am

#### Out for Delivery

LAGRANGE, ME 04453

March 29, 2025, 7:24 am

#### Arrived at Post Office

MILO, ME 04463

March 29, 2025, 7:13 am

#### Departed USPS Regional Facility

EASTERN ME DISTRIBUTION CENTER

March 28, 2025, 8:48 pm

#### Arrived at USPS Regional Destination Facility

EASTERN ME DISTRIBUTION CENTER

March 28, 2025, 3:45 pm

#### Departed USPS Regional Facility

DENVER CO DISTRIBUTION CENTER  
March 27, 2025, 9:59 am

**Arrived at USPS Regional Origin Facility**

DENVER CO DISTRIBUTION CENTER  
March 26, 2025, 5:16 pm

**Accepted at USPS Origin Facility**

DENVER, CO 80249  
March 26, 2025, 4:01 pm

**Hide Tracking History**

**What Do USPS Tracking Statuses Mean?** (<https://faq.usps.com/s/article/Where-is-my-package>)

**Text & Email Updates**



**USPS Tracking Plus®**



**Product Information**



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Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

**FAQs**

# USPS Tracking<sup>®</sup>

[FAQs >](#)

Tracking Number:

[Remove X](#)**9214790250728601377266**[Copy](#)[Add to Informed Delivery \(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)

## Latest Update

Your item was delivered to an individual at the address at 2:32 pm on March 31, 2025 in MILO, ME 04463.

### Get More Out of USPS Tracking:

**USPS Tracking Plus<sup>®</sup>**

Feedback

#### Delivered

**Delivered, Left with Individual**

MILO, ME 04463

March 31, 2025, 2:32 pm

#### Out for Delivery

LAGRANGE, ME 04453

March 31, 2025, 7:31 am

#### Arrived at Post Office

MILO, ME 04463

March 31, 2025, 7:20 am

#### Departed USPS Regional Facility

DENVER CO DISTRIBUTION CENTER

March 27, 2025, 9:59 am

#### Arrived at USPS Regional Origin Facility

DENVER CO DISTRIBUTION CENTER

March 26, 2025, 5:16 pm

#### Accepted at USPS Origin Facility

DENVER, CO 80249

March 26, 2025, 4:01 pm

 Hide Tracking History

**What Do USPS Tracking Statuses Mean?** (<https://faq.usps.com/s/article/Where-is-my-package>)

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**Text & Email Updates**

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**USPS Tracking Plus®**

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**Product Information****See Less** 

Track Another Package

## Need More Help?

Contact USPS Tracking support for further assistance.

FAQs